

Information to identify the case:

Debtor 1	<u>Bryanna L. Jonas</u>	Social Security number or ITIN	xxx-xx-9488
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of Utah			
Case number:	15-29790 KRA	Chapter 7	Petition date: 10/19/15

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Bryanna L. Jonas

1/27/16

By the court: Kevin R. Anderson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of UtahIn re:
Bryanna L. Jonas
DebtorCase No. 15-29790-KRA
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 39

Date Rcvd: Jan 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2016.

db
 10015989 +Bryanna L. Jonas, 1567 12th Street, Ogden, UT 84404-5350
 10015991 +Bonn Coll, 1186 E 4600 S Ste 100, Ogden, UT 84403-4896
 10015992 Edwin B Parry, PO Box 25727, Salt Lake City, UT 84125-0727
 10015995 +Enhanced recovery company, llc, po box 1259 dept 98696, oaks, PA 19456-1259
 10016002 +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
 10016000 INTERMOUNTAIN MEDICAL GROUP, PO BOX 34578, SEATTLE, WA 98124-1578
 10016001 +Intermountain Health Care, P.O. Box 34578, Seattle, WA 98124-1578
 10016004 Intermountain Healthcare, P.O. Box 27808, Salt Lake City UT 84127-0808
 10016005 JONATHAN C ROCK MD PC, PO BOX 629, OGDEN, UT 84402-0629
 10016008 KOHL'S DEPARTMENT STORES, PO BOX 55126, BOSTON, ME 02205-5126
 10016007 LAC COLLECTIONS, PO BOX 2240, BURLINGTON, NC 27216-2240
 10016013 Laboratory corporation of america, po box 2240, burlington, NC 27216-2240
 10016010 +MOUNTAIN MEDICAL, 5444 S GREEN ST, MURRY, UT 84123-5632
 10016012 +Merrill Law Office, 849 W. Hill Field Rd., Ste 202, Layton, UT 84041-4600
 10016015 +Mikas Law Group, 49 W 9000 S, Sandy, UT 84070-2008
 10016014 N.A.R., PO BOX 505, KUBDEB, ME 48451-0505
 10016018 +N.A.R. Inc., PO BOX 271014, SALT LAKE CITY, UT 84127-1014
 10016019 +Outsource Receivables, Attn: Bankruptcy Dept, Po Box 166, Ogden, UT 84402-0166
 10016020 +Pinnacle Credit Service, Attn: Bankruptcy, Po Box 640, Hopkins, MN 55343-0640
 10016021 Planet Fitness, 83 N Harrisville Rd, Ogden, UT 84404
 10016022 ROCKY MOUNTAIN EMRGCY SPCLS, PO BOX 25535, SALT LAKE CITY, UT 84125-0535
 10016009 +Scalley Reading Bates, Hansen, & Rasmussen, 15 West South Temp,e Ste 600,
 Salt Lake City, UT 84101-1536
 10016025 law office of edwin B. Parry, po box 25727, Salt Lake City, UT 84125-0727
 10016027 +stevens henager college, po box 575777, murry, UT 84157-5777
 +utah pathology service, 300 east arlington blulevard, parliament place suite 6-A,
 Greenville, NC 27858-5037

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10015990 E-mail/Text: banko@bonncoll.com Jan 28 2016 02:03:01 Bonneville Collections,
 1186 E 4600 S Ste 100, Ogden, UT 84403-4896
 10071694 +EDI: RESURGENT.COM Jan 28 2016 01:23:00 Brigham City Community Hospital,
 Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
 10015993 +E-mail/Text: bknotice@erccollections.com Jan 28 2016 02:02:14 Enhanced Recovery Corp,
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 10015994 E-mail/Text: bankruptcy@expressrecovery.com Jan 28 2016 02:01:54
 Express Recovery servives, inc, po box 26415, Salt Lake City, UT 84126-0415
 10015997 +EDI: RMSC.COM Jan 28 2016 01:23:00 Gemb/walmart, Attn: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 10015998 EDI: IIC9.COM Jan 28 2016 01:23:00 I.C. SYSTEM INC, PO BOX 64887,
 ST. PAUL, ME 55164-0887
 10015999 +EDI: IIC9.COM Jan 28 2016 01:23:00 IC System, Attn: Bankruptcy,
 444 Highway 96 East, P.O. Box 64378, Saint Paul, MN 55164-0378
 10016003 +E-mail/Text: banko@bonncoll.com Jan 28 2016 02:03:01 Jensen & Sullivan, LLC,
 PO Box 150612, Ogden, UT 84415-0612
 10016006 +EDI: CBSKOHLS.COM Jan 28 2016 01:23:00 Kohls/capone, Po Box 3115,
 Milwaukee, WI 53201-3115
 10016011 +EDI: MID8.COM Jan 28 2016 01:23:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 10016016 +E-mail/Text: bkclerk@north-american-recovery.com Jan 28 2016 02:02:18 N.a.r. Inc,
 1600 W 2200 S Ste 410, West Valley City, UT 84119-7240
 10016017 E-mail/Text: robin.flores@ogdenclinic.com Jan 28 2016 02:03:14 OGDEN CLINIC,
 4650 HARRISON BLVD, OGDEN, UT 84403-4303
 10016024 EDI: NEXTEL.COM Jan 28 2016 01:23:00 Sprint, po box 54977, los Angeles, CA 90054-0977
 10016022 +E-mail/Text: bcreech@scacollections.com Jan 28 2016 02:02:39
 Sca collections- greenville, N.C INC, 300 east arlington boulevard,
 parliament place suite 6-A, Greenville, NC 27858-5037

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10016026 Uheaa/zions, Po Box 510407, RETURNED MAIL--99999
 10015996* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 1088-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 39

Date Rcvd: Jan 27, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2016 at the address(es) listed below:

Darwin H. Bingham on behalf of Creditor Finco Holding Corp. dba The Equitable Finance Company
dbingham@scalleyreading.net, cat@scalleyreading.net
Scott T. Blotter on behalf of Debtor Bryanna L. Jonas scott@scottblotterlaw.com,
scottblotterecf@gmail.com;sandra@scottblotterlaw.com;scott@scottblotterlaw.com
Steven R. Bailey tr trusteebailey@baileylaw.org, UT06@ecfcbis.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4